

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Claude S. Dixon**

S.S. No.: xxx-xx-7865

Mailing Address: 2114 Otis Street, Durham, NC 27707-

**Case No. 10-80120**

Debtor.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on January 26, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 15, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)																			
RETAIN COLLATERAL & PAY DIRECTLY OUTSIDE PLAN																			
Retain	Creditor Name	Sch D #	Description of Collateral																
	Chase Auto (Daughter Pays)		03 Kia Sedona																
ARREARAGE CLAIMS																			
Retain	Creditor Name	Sch D #	Arrearage Amount (See †)																
			**																
			**																
			**																
			**																
			**																
			**																
			**																
			**																
			**																
LTD - DUE ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS																			
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral												
				N/A	n/a														
				N/A	n/a														
				N/A	n/a														
				N/A	n/a														
STD - SECURED DEBTS @ FMV																			
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral												
	SunTrust		\$6,397	5.00	\$64	\$125.92	04 Kia Sedona												
				5.00															
				5.00															
				5.00															
STD - SECURED DEBTS @ 100%*																			
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral												
	BOA		\$15,000	5.00	\$150	\$295.26	Rental Home												
	Mechanics and Farmer		\$36,000	5.00	\$360	\$708.63	Primary Home & Land												
				5.00															
				5.00															
				5.00															
ATTORNEY FEE (Unpaid part) Amount																			
Law Offices of John T. Orcutt, P.C.		\$2,800																	
SECURED TAXES Secured Amt																			
IRS Tax Liens																			
Real Property Taxes on Retained Realty																			
UNSECURED PRIORITY DEBTS Amount																			
IRS Taxes																			
State Taxes																			
Personal Property Taxes																			
Alimony or Child Support Arrearage																			
CO-SIGN PROTECT (Pay 100%) Int.% Payoff Amt																			
All Co-Sign Protect Debts (See*)																			
GENERAL NON-PRIORITY UNSECURED Amount																			
DMI= None(\$0)		None(\$0)																	
Other Miscellaneous Provisions																			
Plan to allow for 3 "waivers".																			
Date: 1/19/10 Lastname-SS#: Dixon-7865																			
SURRENDER COLLATERAL																			
<table border="1"> <thead> <tr> <th>Creditor Name</th> <th>Description of Collateral</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> </tbody> </table>				Creditor Name	Description of Collateral														
Creditor Name	Description of Collateral																		
REJECTED EXECUTORY CONTRACTS/LEASES																			
<table border="1"> <thead> <tr> <th>Creditor Name</th> <th>Description of Collateral</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> </tbody> </table>				Creditor Name	Description of Collateral														
Creditor Name	Description of Collateral																		
PROPOSED CHAPTER 13 PLAN PAYMENT																			
\$ 1,198		per month for	60	months, then															
\$ N/A		per month for	N/A	months.															
Adequate Protection Payment Period:				2.49 months.															
Sch D # = The number of the secured debt as listed on Schedule D.																			
Adequate Protection = Monthly 'Adequate Protection' payment amt.																			
† = May include up to 2 post-petition payments.																			
* Co-sign protect on all debts so designated on the filed schedules.																			
** = Greater of DMI x ACP or EAE (Page 4 of 4)																			
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO																			

## CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Free  
\_\_\_\_\_  
Charlene Free

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Credit First Post Office Box 81315 Cleveland, OH 44181-0315
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Bank of America Post Office Box 15026 Wilmington, DE 19850-5026	Dr. Bruce G. Gray, P.A. 5606 Apex Highway Durham, NC 27713
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Bank of America c/o MBNA Post Office Box 15027 Wilmington, DE 19850-5027	Duke Federal Credit Union ** 2200 West Main Street Suite L 100 Durham, NC 27705
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Bank of America Attn: Mortgage Customer Service PO Box 9000 Getzville, NY 14068	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
Experian P.O. Box 2002 Allen, TX 75013-2002	Chase PO Box 15298 Wilmington, DE 19850	Estella Dixon 2114 Otis Street Durham, NC 27707
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Chase Auto Finance Post Office Box 901076 Fort Worth, TX 76101-2076	GEMB/Lowe's Post Office Box 103104 Roswell, GA 30076
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800	GEMB/Sam's Post Office Box 103104 Roswell, GA 30076
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Citi Card Post Office Box 142319 Irving, TX 75014-2319	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Mechanics & Farmers Bank  
116 West Parrish Street  
Post Office Box 1932  
Durham, NC 27702-1932

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

SunTrust Bank  
PO Box 305053  
Nashville, TN 37230

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Wells Fargo Financial Cards  
PO Box 5943  
Sioux Falls, SD 57117